

**Information to identify the case:**

Debtor 1 Timothy Michael Mulvaney Sr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9963  
EIN --

Debtor 2 Elizabeth Jane Mulvaney

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5016  
EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-23357-VFP

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Timothy Michael Mulvaney Sr.

Elizabeth Jane Mulvaney  
aka Lisa J. Mulvaney

10/6/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Timothy Michael Mulvaney, Sr.  
 Elizabeth Jane Mulvaney  
 Debtors

Case No. 17-23357-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db/jdb +Timothy Michael Mulvaney, Sr., Elizabeth Jane Mulvaney, 193 Springbrook Trail,  
 Sparta, NJ 07871-2028  
 516912355 Bankcard Services, PO Box 205458, Dallas, TX 75320-5458  
 516912359 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 516912365 +Genesis Bc/celtic Bank, 268 S State St Ste 300, Salt Lake City, UT 84111-5314  
 516912366 +Harry & Jane Rymaniak, 8 Marine Terrace, Sparta, NJ 07871-1219  
 516912368 Jim Rymaniak, 201 Adams Avenue, River Edge, NJ 07661-1420  
 516912370 +Mid America Bk/total C, PO Box 4499, Beaverton, OR 97076-4499  
 516912371 +Midamerica/milestone/g, Po Box 4499, Beaverton, OR 97076-4499

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2017 22:55:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2017 22:55:35 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516912357 EDI: CAPITALONE.COM Oct 06 2017 22:38:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516912356 +EDI: CAPITALONE.COM Oct 06 2017 22:38:00 Cap One, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516912358 +EDI: CHASE.COM Oct 06 2017 22:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 516912360 +EDI: WFNNB.COM Oct 06 2017 22:38:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd,  
 Westerville, OH 43081-2873  
 516912361 +EDI: RCSFNBMARIN.COM Oct 06 2017 22:38:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 516912363 +EDI: DISCOVER.COM Oct 06 2017 22:38:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 516912364 +EDI: AMINFOFP.COM Oct 06 2017 22:38:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 516912362 EDI: IRS.COM Oct 06 2017 22:38:00 Department of the Treasury, Internal Revenue Service,  
 PO Box 9019, Holtsville, NY 11742-9019  
 516912369 +EDI: CBSKOHLIS.COM Oct 06 2017 22:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 516912372 +EDI: RMSC.COM Oct 06 2017 22:38:00 SynCB/amazon, Po Box 965015, Orlando, FL 32896-5015  
 516912373 +EDI: RMSC.COM Oct 06 2017 22:38:00 SynCB/tjx Cos, Po Box 965005, Orlando, FL 32896-5005  
 516917391 +EDI: RMSC.COM Oct 06 2017 22:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516912374 EDI: TFSR.COM Oct 06 2017 22:38:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,  
 Parsippany, NJ 07054

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516912367\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2017 at the address(es) listed below:

Dean G. Sutton on behalf of Joint Debtor Elizabeth Jane Mulvaney dgs123@ptd.net  
 Dean G. Sutton on behalf of Debtor Timothy Michael Mulvaney, Sr. dgs123@ptd.net  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Oct 06, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;angiea@msklaw.net;jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5